BANK	ASSETS	PROFIT (OR LOSS)	NONPERFORMING ASSETS %	LEVERAGE CAPITAL	BAUER RATING
SARASOTA COUNTY					
Gulfside	$63.6 million	($1.0 million)	0.00%	33.68%	***½
Sabal Palm	$236.6 million	$811,000	0.00%	8.55%	*****
CHARLOTTE COUNTY					
Charlotte State	$370.0 million	$4.1 million	0.01%	10.04%	*****
Englewood	$309.9 million	$3.3 million	0.61%	9.47%	*****
ELSEWHERE					
1st Source	$6.4 billion	$47.8 million	0.23%	11.02%	*****
American Momentum	$1.6 billion	$12.5 million	1.45%	12.39%	****
Axiom	$642.4 million	$747,000	1.20%	13.19%	*****
Bank of America	$1.7 trillion	$14.6 billion	0.42%	8.97%	*****
Bank of Tampa	$1.6 billion	$11.1 million	0.10%	9.88%	*****
Bank OZK	$21.9 billion	$221.2 million	0.48%	14.85%	*****
BankUnited	$32.4 billion	$157.1 million	1.35%	9.28%	*****
BB&T	$221.8 billion	$1.7 billion	0.41%	9.66%	*****
BMO Harris	$122.8 billion	$632.9 million	0.79%	10.57%	*****
Busey	$7.3 billion	$51.6 million	0.42%	11.40%	*****
Cadence	$17.0 billion	$122.2 million	0.83%	11.27%	*****
Centennial	$14.1 billion	$157.3 million	0.54%	12.02%	*****
CenterState	$15.4 billion	$101.2 million	0.29%	10.32%	*****
Fidelity	$4.7 billion	($13.5 million)	1.64%	8.64%	****
Fifth Third	$154.3 billion	$1.3 billion	0.63%	10.59%	*****
First Citizens	$36.5 billion	$224.5 million	0.50%	9.46%	*****
First Home	$423.8 million	$2.3 million	0.91%	10.93%	****
First Tennessee	$39.1 billion	$247.7 million	0.65%	9.14%	*****
Hancock Whitney	$27.8 billion	$171.3 million	0.82%	9.12%	*****
IberiaBank	$29.9 billion	$203.8 million	0.63%	9.55%	*****
JPMorgan Chase	$2.3 trillion	$16.1 billion	0.42%	9.36%	****
Liberty Savings	$605.1 million	$2.3 million	2.42%	10.18%	*****
Northern Trust	$115.0 billion	$719.1 million	0.11%	7.84%	****
PNC	$375.1 billion	$2.2 billion	0.72%	8.43%	****
Regions	$121.6 billion	$880.0 million	0.68%	10.05%	*****
Seaside	$1.8 billion	$5.3 million	0.11%	8.25%	****
Stearns	$2.0 billion	$24.8 million	2.44%	20.58%	****
SunTrust	$209.2 billion	$1.3 billion	1.00%	9.85%	*****
Synovus	$46.0 billion	$287.0 million	0.32%	9.80%	*****
TD Bank	$286.4 billion	$1.3 billion	0.55%	9.48%	****
Third Federal	$14.1 billion	$37.1 million	0.54%	10.55%	*****
TrustCo	$5.1 billion	$30.3 million	0.48%	9.80%	*****
Valley	$31.6 billion	$210.0 million	0.53%	8.17%	****
Wells Fargo	$1.6 trillion	$11.9 billion	0.85%	8.85%	****
CREDIT UNIONS					
1st Street	$29.8 million	$49,000	0.18%	12.42%	*****
Achieva	$1.7 billion	$9.8 million	0.49%	12.23%	*****
Everence	$206.0 million	$714,000	1.06%	9.63%	*****
floridacentral	$508.0 million	($152,000)	0.42%	8.48%	****
Grow Financial	$2.7 billion	$8.9 million	0.54%	9.49%	*****
GTE Federal	$2.1 billion	$5.9 million	1.00%	8.56%	****
Lake Michigan	$6.5 billion	$70.7 million	0.09%	12.43%	*****
Manatee Community	$34.1 million	$84,000	0.57%	19.11%	****
Suncoast	$10.3 billion	$62.7 million	0.33%	8.99%	*****
USF Federal	$681.1 million	$4.6 million	0.68%	10.73%	*****

NOTES

Banks listed under Sarasota, Manatee or Charlotte are headquartered in those counties. Those listed under Elsewhere are based in other Florida counties or out of state but have offices in at least one of the three local counties. Credit unions are either based here or have branches in at least one of the counties.

DEFINITIONS

Assets: Total average tangible assets as of June 30, 2019.

Profit: Net profit (or loss) for the first six months of 2019.

Nonperforming assets: Loans 90 days past due plus nonaccrual loans plus other real estate owned as a percentage of total assets. One percent or less was the pre-recession industry standard of excellence.

Leverage capital ratio: Tangible net worth divided by tangible assets. Regulators require a minimum of 4 percent. Credit unions list regulatory capital as a percentage of assets.

Bauer: BauerFinancial Inc.'s star ratings classify each institution based on a formula that emphasizes capital levels and also includes such data as profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance and asset quality. Negative trends are projected forward to compensate for the lag time in the data.

Five stars: Superior.
Four stars: Excellent.
Three ½ stars: Good.
Three stars: Adequate.
Two stars: Problematic.
One star: Troubled.
Zero stars: Lowest rating.